

Certificate Number: 15111-PAM-DE-036917790
Bankruptcy Case Number: 19-01991



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 20, 2022, at 4:13 o'clock PM EDT, James Simmons completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 20, 2022 By: /s/Hasan Bilal for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education